

**Efektywny koszt kredytu.**

<b>Dane początkowe.</b>	
Wartość pożyczki	1,000.00 z <sup>3</sup>
Koszt uruchomienia pożyczki	200.00 z <sup>3</sup>
Pożyczka netto	800.00 z <sup>3</sup>
Procent	30.00%
Lata	4
Okresy w roku	1
Liczba okresów	4
<b>P<sup>3</sup>atność</b>	<b>369.30 z<sup>3</sup></b>

## Harmonogram sp³aty.

	P³atnoœæ	Procent	Rata kapita³owa	Bilans
				800.00 z³
1	369.30 z³	240.00 z³	129.30 z³	670.70 z³
2	369.30 z³	201.21 z³	168.09 z³	502.60 z³
3	369.30 z³	150.78 z³	218.52 z³	284.08 z³
4	369.30 z³	85.22 z³	284.08 z³	0.00 z³
5	369.30 z³	0.00 z³	369.30 z³	-369.30 z³
6	369.30 z³	-110.79 z³	480.09 z³	-849.40 z³
7	369.30 z³	-254.82 z³	624.12 z³	-1,473.52 z³
8	369.30 z³	-442.06 z³	811.36 z³	-2,284.88 z³
9	369.30 z³	-685.46 z³	1,054.77 z³	-3,339.65 z³
10	369.30 z³	-1,001.89 z³	1,371.20 z³	-4,710.84 z³
11	369.30 z³	-1,413.25 z³	1,782.56 z³	-6,493.40 z³
12	369.30 z³	-1,948.02 z³	2,317.32 z³	-8,810.73 z³
13	369.30 z³	-2,643.22 z³	3,012.52 z³	-11,823.25 z³
14	369.30 z³	-3,546.97 z³	3,916.28 z³	-15,739.52 z³
15	369.30 z³	-4,721.86 z³	5,091.16 z³	-20,830.68 z³
16	369.30 z³	-6,249.21 z³	6,618.51 z³	-27,449.19 z³
17	369.30 z³	-8,234.76 z³	8,604.06 z³	-36,053.26 z³
18	369.30 z³	-10,815.98 z³	11,185.28 z³	-47,238.54 z³
19	369.30 z³	-14,171.56 z³	14,540.86 z³	-61,779.40 z³
20	369.30 z³	-18,533.82 z³	18,903.12 z³	-80,682.52 z³
21	369.30 z³	-24,204.76 z³	24,574.06 z³	-105,256.58 z³
22	369.30 z³	-31,576.97 z³	31,946.28 z³	-137,202.86 z³
23	369.30 z³	-41,160.86 z³	41,530.16 z³	-178,733.02 z³
24	369.30 z³	-53,619.91 z³	53,989.21 z³	-232,722.23 z³
25	369.30 z³	-69,816.67 z³	70,185.97 z³	-302,908.21 z³
26	369.30 z³	-90,872.46 z³	91,241.77 z³	-394,149.97 z³
27	369.30 z³	-118,244.99 z³	118,614.29 z³	-512,764.27 z³
28	369.30 z³	-153,829.28 z³	154,198.58 z³	-666,962.85 z³
29	369.30 z³	-200,088.85 z³	200,458.16 z³	-867,421.01 z³
30	369.30 z³	-260,226.30 z³	260,595.61 z³	-1,128,016.61 z³
31	369.30 z³	-338,404.98 z³	338,774.29 z³	-1,466,790.90 z³
32	369.30 z³	-440,037.27 z³	440,406.57 z³	-1,907,197.47 z³
33	369.30 z³	-572,159.24 z³	572,528.55 z³	-2,479,726.02 z³
34	369.30 z³	-743,917.81 z³	744,287.11 z³	-3,224,013.13 z³
35	369.30 z³	-967,203.94 z³	967,573.24 z³	-4,191,586.37 z³
36	369.30 z³	-1,257,475.91 z³	1,257,845.21 z³	-5,449,431.58 z³
37	369.30 z³	-1,634,829.48 z³	1,635,198.78 z³	-7,084,630.36 z³
38	369.30 z³	-2,125,389.11 z³	2,125,758.41 z³	-9,210,388.77 z³
39	369.30 z³	-2,763,116.63 z³	2,763,485.94 z³	-11,973,874.71 z³
40	369.30 z³	-3,592,162.41 z³	3,592,531.72 z³	-15,566,406.43 z³
41	369.30 z³	-4,669,921.93 z³	4,670,291.23 z³	-20,236,697.66 z³
42	369.30 z³	-6,071,009.30 z³	6,071,378.60 z³	-26,308,076.26 z³
43	369.30 z³	-7,892,422.88 z³	7,892,792.18 z³	-34,200,868.44 z³
44	369.30 z³	-10,260,260.53 z³	10,260,629.83 z³	-44,461,498.27 z³
45	369.30 z³	-13,338,449.48 z³	13,338,818.79 z³	-57,800,317.06 z³
46	369.30 z³	-17,340,095.12 z³	17,340,464.42 z³	-75,140,781.48 z³
47	369.30 z³	-22,542,234.44 z³	22,542,603.75 z³	-97,683,385.23 z³
48	369.30 z³	-29,305,015.57 z³	29,305,384.87 z³	-126,988,770.10 z³
49	369.30 z³	-38,096,631.03 z³	38,097,000.33 z³	-165,085,770.43 z³

50	369.30 z <sup>3</sup>	-49,525,731.13 z <sup>3</sup>	49,526,100.43 z <sup>3</sup>	-214,611,870.86 z <sup>3</sup>
51	369.30 z <sup>3</sup>	-64,383,561.26 z <sup>3</sup>	64,383,930.56 z <sup>3</sup>	-278,995,801.42 z <sup>3</sup>
52	369.30 z <sup>3</sup>	-83,698,740.43 z <sup>3</sup>	83,699,109.73 z <sup>3</sup>	-362,694,911.15 z <sup>3</sup>
53	369.30 z <sup>3</sup>	-108,808,473.35 z <sup>3</sup>	108,808,842.65 z <sup>3</sup>	-471,503,753.80 z <sup>3</sup>
54	369.30 z <sup>3</sup>	-141,451,126.14 z <sup>3</sup>	141,451,495.44 z <sup>3</sup>	-612,955,249.24 z <sup>3</sup>
55	369.30 z <sup>3</sup>	-183,886,574.77 z <sup>3</sup>	183,886,944.08 z <sup>3</sup>	-796,842,193.32 z <sup>3</sup>
56	369.30 z <sup>3</sup>	-239,052,658.00 z <sup>3</sup>	239,053,027.30 z <sup>3</sup>	-1,035,895,220.62 z <sup>3</sup>
57	369.30 z <sup>3</sup>	-310,768,566.19 z <sup>3</sup>	310,768,935.49 z <sup>3</sup>	-1,346,664,156.11 z <sup>3</sup>
58	369.30 z <sup>3</sup>	-403,999,246.83 z <sup>3</sup>	403,999,616.14 z <sup>3</sup>	-1,750,663,772.24 z <sup>3</sup>
59	369.30 z <sup>3</sup>	-525,199,131.67 z <sup>3</sup>	525,199,500.98 z <sup>3</sup>	-2,275,863,273.22 z <sup>3</sup>
60	369.30 z <sup>3</sup>	-682,758,981.97 z <sup>3</sup>	682,759,351.27 z <sup>3</sup>	-2,958,622,624.49 z <sup>3</sup>